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I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE UNITED STATES POSTAL SERVICE AS FIRST CLASS MAIL IN AN ENVELOPE ADDRESSED TO: COMMISSIONER FOR PATENTS, P.O. BOX 1450, ALEXANDRIA, VA 22313-1450, ON THE DATE INDICATED BELOW.

BY:

Valerie L. Benson

Date:

Oct. 27, 2003

BOX NON-FEE AMENDMENT

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of:

F.E. DiBacco

Conf. No.: 5114

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Group Art Unit: 3624

Appln. No.: 09/614,762

Examiner: G. R. Akers

Filing Date: July 11, 2000

Attorney Docket No.: 10334-1US

Title:

AUTOMATED SYSTEM FOR ANALYZING CHARGES AND CREDITS OF
BANKS AND OTHER FINANCIAL INSTITUTIONS

RESPONSE

This paper is being filed in response to the Office Action dated September 3, 2003 (Paper No. 2) and is being timely filed within the shortened statutory period set for a response to the Office Action. No fee is believed to be due for filing this response. However, if any fee is due, please charge the fees to Deposit Account No. 50-1017 (Billing No. 210334.0001).

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